

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BRENDA J SMITH

Debtor(s)

Case No. 15-35765

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/21/2015.
- 2) The plan was confirmed on 02/04/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/02/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/24/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,477.01.
- 10) Amount of unsecured claims discharged without payment: \$32,487.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$8,505.00
Less amount refunded to debtor \$45.00

NET RECEIPTS: \$8,460.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,880.00
Court Costs \$0.00
Trustee Expenses & Compensation \$387.43
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,267.43

Attorney fees paid and disclosed by debtor: \$120.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE	Unsecured	849.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,456.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,114.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,114.00	2,114.93	2,114.93	533.32	0.00
CAPITAL ONE BANK USA	Unsecured	1,456.00	1,469.90	1,469.90	370.67	0.00
CAPITAL ONE BANK USA	Unsecured	849.00	849.59	849.59	214.24	0.00
CAPITAL ONE BANK USA	Unsecured	803.00	803.05	803.05	202.51	0.00
Choice Recovery, Inc	Unsecured	0.00	NA	NA	0.00	0.00
CITI	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	854.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	238.00	NA	NA	0.00	0.00
CUSTOM COLLECTION SERVICES	Unsecured	92.00	NA	NA	0.00	0.00
CUSTOM COLLECTION SERVICES INC	Unsecured	237.00	425.45	425.45	107.29	0.00
DSNB MACYS	Unsecured	0.00	NA	NA	0.00	0.00
MACYS DSNB	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	0.00	NA	NA	0.00	0.00
NIPSCO	Unsecured	NA	411.32	411.32	103.71	0.00
ONEMAIN FINANCIAL	Unsecured	4,593.00	3,225.73	3,225.73	0.00	0.00
ONEMAIN FINANCIAL	Secured	2,200.00	2,200.00	2,200.00	2,200.00	223.79
ONEMAIN FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	854.00	854.47	854.47	215.47	0.00
REGION RECOVERY	Unsecured	101.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	334.00	NA	NA	0.00	0.00
SCOTT KING GROUP	Unsecured	12,174.00	NA	NA	0.00	0.00
Senex Services Corp	Unsecured	585.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	85.55	85.55	21.57	0.00
TRUSTMARK RECOVERY SVC	Unsecured	4,398.00	NA	NA	0.00	0.00
TRUSTMARK RECOVERY SVC	Unsecured	94.00	NA	NA	0.00	0.00
TRUSTMARK RECOVERY SVC	Unsecured	109.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TRUSTMARK RECOVERY SVC	Unsecured	117.00	NA	NA	0.00	0.00
TRUSTMARK RECOVERY SVC	Unsecured	152.00	NA	NA	0.00	0.00
TRUSTMARK RECOVERY SVC	Unsecured	349.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,200.00	\$2,200.00	\$223.79
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,200.00	\$2,200.00	\$223.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,239.99	\$1,768.78	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,267.43</u>
Disbursements to Creditors	<u>\$4,192.57</u>
TOTAL DISBURSEMENTS :	<u>\$8,460.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.